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WISCONSIN STATE SENATOR

Helpful Links for Citizens and Employers During the COVID-19 Virus Pandemic

March 30, 2020

General

Governor Evers' Declaration

- Emergency Order #12: Safer At Home (expires 8:00 am Friday, April 24): <https://inwisconsin.com/wp-content/uploads/2020/03/EMO12-SaferAtHome.pdf>
- Frequently Asked Questions: <https://evers.wi.gov/Pages/Home.aspx>
- Social Distancing Requirements: <https://wedc.org/wp-content/uploads/2020/03/COVID-Compliance-List-FINAL.pdf>
- List of Essential Businesses: <https://wedc.org/essentialbusiness/>

Wisconsin Department of Health Services

- Test results statewide mapped: <https://www.dhs.wisconsin.gov/covid-19/map.htm>
- Positive test results by county: <https://www.dhs.wisconsin.gov/covid-19/data.htm>

The White House

- 15 Days to Slow the Spread: https://www.whitehouse.gov/wp-content/uploads/2020/03/03.16.20_coronavirus-guidance_8.5x11_315PM.pdf

Safety and Wellness

Wisconsin Department of Health Services

- Main COVID-19 Page: <https://www.dhs.wisconsin.gov/covid-19/index.htm>
- Symptoms of Illness: <https://www.dhs.wisconsin.gov/covid-19/symptoms.htm>
- How to Protect Yourself: <https://www.dhs.wisconsin.gov/covid-19/prepare.htm>
- Safer At Home: <https://www.dhs.wisconsin.gov/covid-19/prepare.htm>
- Frequently Asked Questions on HIPPA and Health Privacy: <https://www.dhs.wisconsin.gov/covid-19/privacy.htm>

29TH SENATE DISTRICT

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- Guide for Businesses and Employers: <https://www.dhs.wisconsin.gov/covid-19/employers.htm>
- Guide for Long Term Care Facilities: <https://www.dhs.wisconsin.gov/covid-19/ltc.htm>

US Department of Labor

- OSHA COVID-19 page: <https://www.osha.gov/SLTC/covid-19/controlprevention.html#health>
- Workplace Safety, Wages, Unemployment Flexibilities, and other info: <https://www.dol.gov/coronavirus>
- OSHA “Guidance on Preparing Workplaces for COVID-19”: <https://www.osha.gov/Publications/OSHA3 990.pdf>
- Risk Assessment Guidelines for employees whose family members have tested positive: <https://www.cdc.gov/coronavirus/2019-ncov/php/risk-assessment.html>

US Centers for Disease Control

- “Interim Guidance for Businesses and Employers to Plan and Respond”: https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html?CDC_AA_refVal=https%3A%2F%2Fwww.cdc.gov%2Fcoronavirus%2F2019-ncov%2Fspecific-groups%2Fguidance-business-response.html

Job Loss/Reduction Resources

Wisconsin Department of Workforce Development

- Main COVID-19 page: <https://dwd.wisconsin.gov/covid19/>
- Information for Employers and Employees; Family Medical Leave Act: <https://dwd.wisconsin.gov/covid19/public/er.htm>

Work-Share avoids layoffs, allowing workers to remain employed & employers to retain trained staff during times of reduced business activity.

- Work Share Fact Sheet: <https://dwd.wisconsin.gov/uitax/workshare.htm>

Filing for Unemployment: DWD is experiencing an unprecedented call volume to our unemployment insurance and IT help lines. Unless you have received official notification from Unemployment Insurance that you must call our call center, please search for your answer at the sites below in order to free up phone lines for folks who are required to call in.

If you are out of work or on reduced hours due to COVID-19, we encourage you to submit an unemployment insurance claim. Overwhelmingly, 98% of applicants can submit with ease online at dwd.wi.gov/uiben.

- Unemployment Frequently Asked Questions on COVID-19:
<https://dwd.wisconsin.gov/covid19/public/ui.htm>
- Information for those unemployed as a result of the virus:
<https://dwd.wisconsin.gov/covid19/public/ui.htm>
- Applying for unemployment benefits online:
<https://dwd.wisconsin.gov/uiben/apply/>
- Information needed to apply for Unemployment:
<https://dwd.wisconsin.gov/uiben/information-needed.htm>
- Job Centers, Employment and Training:
<https://dwd.wisconsin.gov/covid19/public/det.htm>

Business and Employer Assistance

Wisconsin Economic Development Corporation

The U.S. Small Business Administration (SBA) has approved Wisconsin's request for small businesses affected by the COVID-19 pandemic to access low-interest federal disaster loans. Under the Economic Injury Disaster Loan (EIDL) program, businesses may qualify for up to \$2 million in loans to cover losses resulting from the pandemic. The interest rate on the loans is 3.75% for for-profit businesses and 2.75% for nonprofits. Participants may be able to extend payments for up to 30 years.

- Guide for Communities and Small Businesses: <https://wedc.org/blog/guide-for-communities-and-small-businesses-during-covid-19/>
- Business Resources Page: <https://wedc.org/programs-and-resources/covid-19-response/>
- Strategies for Small Businesses to Navigate Through COVID-19:
https://wedc.org/wp-content/uploads/2020/03/WEDC_Response-to-COVID_19.pdf
- Wisconsin Small Business Development Network:
<https://wisconsinsbdc.org/services/covid-19/>
 - SBD Network regional office locations and ways to contact for consulting, education and advice: <https://wisconsinsbdc.org/centers/>
- UW System Institute for Business & Entrepreneurship:
<https://business.wisconsin.edu/about/covid-19/>

- Small Business Owner's Guide to the federal Coronavirus Aid, Relief, and Economic Security (CARES) Act: <https://www.wisbank.com/media/567137/us-senate-small-business-owner-s-guide-to-the-cares-act-final.pdf>
 - CARES Act Summary: <https://files.constantcontact.com/4f43c9fb301/070ec978-b81d-4b01-b287-df5e7421297e.pdf>

The Small Business 20/20 Program provides grant funds to approved community development financial institutions (CDFIs). Approved CDFIs will award grants of up to \$20,000 to their existing loan clients to assist with cash-flow challenges resulting from COVID-19. Businesses that are not currently CDFI clients are not eligible to access these funds, but WEDC will work to expand access to funding through other programs as more resources become available.

- Small Business 20/20 Program: <https://wedc.org/programs-and-resources/small-business-2020/>
- Small Business 20/20 Program Frequently Asked Questions: <https://wedc.org/blog/wedc-sb20-20-frequently-asked-questions/>

US Small Business Association

The SBA offers disaster assistance in the form of low-interest loans to businesses, renters, and homeowners located in regions affected by declared disasters. In response to the Coronavirus (COVID-19) pandemic, small business owners are eligible to apply for an Economic Injury Disaster Loan advance of up to \$10,000.

SBA's Economic Injury Disaster Loan program provides small businesses with working capital loans of up to \$2 million that can provide vital economic support to small businesses to help overcome the temporary loss of revenue they are experiencing. The loan advance will provide economic relief to businesses that are currently experiencing a temporary loss of revenue. Funds will be made available within three days of a successful application, and this loan advance will not have to be repaid.

- The Disaster Assistance Programs: <https://www.sba.gov/funding-programs/disaster-assistance>
 - Disaster Loan Applications: <https://www.sba.gov/page/disaster-loan-applications>
 - COVID-19 Economic Injury Disaster Loan Application (streamlined for quick turn around): <https://covid19relief.sba.gov/#/>
 - Economic Disaster Loans Frequently Asked Questions: <https://wedc.org/wp-content/uploads/2020/03/EIDL-Frequently-Asked-Questions-final-3-20-20.pdf>

- SBA hosts free, daily webinars to help answer questions; REGISTER HERE: <https://www.sba.gov/events/find/?dateRange=all&distance=200&q=Disaster&pageNumber=1>

The Paycheck Protection Program is designed to provide a direct incentive for small businesses to keep their workers on payroll by providing each small business a loan up to \$10 million for payroll and certain other expenses. If all employees are kept on payroll for eight weeks, SBA will forgive the portion of the loans used for payroll, rent, mortgage interest, or utilities. Up to 100 percent of the loan is forgivable.

- Paycheck Protection Program: <https://www.sba.gov/funding-programs/loans/paycheck-protection-program>
- Paycheck Protection Program Frequently Asked Questions: <https://wisconsinsbdc.org/wp-content/uploads/sites/2/2020/03/faqs-paycheck-protection-program-faqs-for-small-businesses2.pdf>
- Paycheck Protection Act FAQs for Banks: <https://www.wisbank.com/media/567141/wba-paycheck-protection-program-q-a-for-bankers.pdf>

If a small business has an urgent need for cash while waiting for decision and disbursement on Economic Injury Disaster Loan, they may qualify for an SBA Express Disaster Bridge Loan, which allows SBA Express Lenders authority to deliver expedited SBA-guaranteed financing (up to \$25,000) on an emergency basis for disaster-related purposes to eligible small businesses, while the small businesses apply for and await long-term financing.

- Express Bridge Loan Pilot Program: <https://www.sba.gov/document/support--express-bridge-loan-pilot-program-guide>

Hmong Wisconsin Chamber of Commerce

The Hmong Wisconsin Chamber of Commerce (HWCC) has announced a new Emergency Loan Fund (COVID-19) in response to the negative impact that Coronavirus (COVID-19) has had on the Wisconsin business community; quick loans of \$5,000-10,000 to minority-owned businesses or those located in low to moderate income areas.

- Hmong Chamber Emergency Loan Program: <https://www.hmongchamber.org/emergency-loan-fund-covid-19>

Internal Revenue Service

The IRS has established a special section focused on steps to help taxpayers, businesses and others affected by the coronavirus. (Note: the filing deadline for both the federal and state tax returns has been moved to July 15, 2020.)

- Coronavirus Tax Relief: <https://www.irs.gov/coronavirus>

- See also: Wisconsin Department of Revenue delays sales tax payments:
<https://wedc.org/wp-content/uploads/2020/03/DOR-Small-Business-Tax-Relief.pdf>

Municipal Resources

- Wisconsin Counties Association: <https://covid19.wicounties.org>
 - Marathon County: <http://mcdevco.org/covid-19-resources/>
- League of Municipalities: <https://lwm-info.org/1575/COVID-19---Coronavirus-Resources>
- Wisconsin Towns Association: <https://www.wisctowns.com/resources/clerk-town-resources/>

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